

Information to identify the case:

Debtor 1	<u>Joseph Fusco</u>	Social Security number or ITIN	xxx-xx-6276
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	18-30602-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Fusco

1/29/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Fusco
Debtor

Case No. 18-30602-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 29, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph Fusco, 710 Beaver Dam Road, Point Pleasant Beach, NJ 08742-3847
517816783	Bank of America, PO Box 26249, Tampa, FL 33623-6249
517816785	Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
517816793	+ Elements Financial FCU, 225 S East Ste 300, Indianapolis, IN 46202-4059
517857673	+ Elements Financial FCU, POB 7123, Indianapolis, IN 46207-7123
517816795	Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292
517816796	Kohls, PO Box 2893, Milwaukee, WI 53201-2983
517816798	Myriad Emerg Physicians, PO Box 7418, Philadelphia, PA 19101-7418
517816800	+ RMB Inc, 409 Bearden Park Circle, Knoxville, TN 37919-7406
517818694	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517816802	University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075
517816803	Webbank, Attn: Vital Recoveries, PO Box 923747, Norcross, GA 30010-3747

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 29 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 29 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517816782	Email/Text: collectors@arresourcesinc.com	Jan 29 2024 20:47:00	AR Resources Inc, PO Box 1056, Blue Bell, PA 19422
517816781	Email/PDF: bncnotices@becket-lee.com	Jan 29 2024 20:59:26	American Express, PO Box 1270, Newark, NJ 07101-1270
517888423	Email/PDF: bncnotices@becket-lee.com	Jan 29 2024 20:59:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517935490	EDI: BANKAMER	Jan 30 2024 01:35:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
517875325	+ Email/Text: ecfbnc@aldridgepite.com	Jan 29 2024 20:47:00	Bank of America, N.A., c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
517816784	EDI: TSYS2	Jan 30 2024 01:35:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517816789	+ EDI: CITICORP	Jan 30 2024 01:35:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517816786	EDI: CAPITALONE.COM	Jan 30 2024 01:35:00	Capital One Bank, PO Box 6492, Carol Stream, IL 60197-6492
517816787	+ EDI: CAPITALONE.COM	Jan 30 2024 01:35:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517901027	EDI: CAPITALONE.COM		

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Page 2 of 3

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		Jan 30 2024 01:35:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517917118	Email/PDF: bncnotices@becket-lee.com	Jan 29 2024 20:59:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517901028	EDI: CAPITALONE.COM	Jan 30 2024 01:35:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517936415	+ Email/Text: RASEBN@raslg.com	Jan 29 2024 20:47:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517816791	+ EDI: CITICORP	Jan 30 2024 01:35:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
517816792	+ EDI: DISCOVER	Jan 30 2024 01:35:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517831232	EDI: DISCOVER	Jan 30 2024 01:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517816793	+ Email/Text: AssetRecovery@elements.org	Jan 29 2024 20:47:00	Elements Financial FCU, 225 S East Ste 300, Indianapolis, IN 46202-4059
517857673	+ Email/Text: AssetRecovery@elements.org	Jan 29 2024 20:47:00	Elements Financial FCU, POB 7123, Indianapolis, IN 46207-7123
517816794	Email/Text: legalmatters@nutterhomeloans.com	Jan 29 2024 20:47:00	James B Nutter & Company, 4153 Broadway Blvd, Kansas City, MO 64111
517816790	EDI: JPMORGANCHASE	Jan 30 2024 01:35:00	Chase, PO Box 15153, Wilmington, DE 19886
517919399	Email/PDF: resurgentbknofications@resurgent.com	Jan 29 2024 21:10:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517816797	+ EDI: LENDNGCLUB	Jan 30 2024 01:35:00	Lending Club, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985
517950942	+ EDI: LENDNGCLUB	Jan 30 2024 01:35:00	Lending Club Corp, 595 Market St, Ste 200, San Francisco, CA 94105-2802
517936706	EDI: PRA.COM	Jan 30 2024 01:35:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517933404	EDI: PRA.COM	Jan 30 2024 01:35:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517816799	Email/Text: clientservices@remexinc.com	Jan 29 2024 20:47:00	Remex, 307 Wall Street, Princeton, NJ 08540-1515
519150506	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 29 2024 20:48:00	Select Portfolio Servicing, Inc., as servicer for, P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
517919707	+ Email/Text: bncmail@w-legal.com	Jan 29 2024 20:48:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517816801	EDI: WTRRN BANK.COM	Jan 30 2024 01:35:00	Target, PO Box 660170, Dallas, TX 75266-0170
518585733	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 29 2024 20:48:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585734	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 29 2024 20:48:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, U.S. Bank Trust National Association, as, 84119-3284

TOTAL: 33

BYPASSED RECIPIENTS

District/off: 0312-3

User: admin

Page 3 of 3

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519520498		Select Portfolio Servicing, Inc., as servicing agent for TOWD Point Mortga, Select Portfolio Servicing, Inc., as servicing agent for TOWD Point Mortga
519520497		Select Portfolio Servicing, Inc., as servicing agent for TOWD Point Mortga
517816788	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Joseph Fusco cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for TOWD POINT MORTGAGE TRUST 2020-SJ1, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2019-PM8 bankruptcy@fskslaw.com
Ronald S. Gellert	on behalf of Creditor Elements Financial Federal Credit Union rgellert@gsbblaw.com abrown@gsbblaw.com
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for TOWD POINT MORTGAGE TRUST 2020-SJ1, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor James B. Nutter and Company ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor James B. Nutter and Company ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor James B. Nutter and Company ecf@powerskirm.com

TOTAL: 12